

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

In re: § Case No. 2:13-BK-53642
§
MARGOT ANNE KRAVITZ §
§
§
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/03/2013. The undersigned trustee was appointed on 05/03/2013.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$6,277.36

Funds were disbursed in the following amounts:

| | |
|--|-------------------|
| Payments made under an interim distribution | <u>\$0.00</u> |
| Administrative expenses | <u>\$0.00</u> |
| Bank service fees | <u>\$21.29</u> |
| Other Payments to creditors | <u>\$0.00</u> |
| Non-estate funds paid to 3 rd Parties | <u>\$0.00</u> |
| Exemptions paid to the debtor | <u>\$0.00</u> |
| Other payments to the debtor | <u>\$0.00</u> |
| Leaving a balance on hand of ¹ | <u>\$6,256.07</u> |

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 09/24/2013 and the deadline for filing government claims was 10/30/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,377.74. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,377.74, for a total compensation of \$1,377.74². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$82.36, for total expenses of \$82.36.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/31/2013

By: /s/ Susan L. Rhie
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
 Document Page 3 of 12
 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

Page No: 1

Exhibit A

ASSET CASES

Case No.: 13-53642
 Case Name: KRAVITZ, MARGOT ANNE
 For the Period Ending: 10/31/2013

Trustee Name: Susan L. Rhiel
 Date Filed (f) or Converted (c): 05/03/2013 (f)
 §341(a) Meeting Date: 06/11/2013
 Claims Bar Date: 09/24/2013

| 1 | 2 | 3 | 4 | 5 | 6 |
|--|--|--|--|--|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Value | Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Abandoned OA =§ 554(a) abandon. | Sales/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| Ref. # | | | | | |
| 1 | Debtor's cash on hand. | \$5.00 | \$0.00 | \$0.00 | FA |
| 2 | Checking account through Chase Bank. | \$0.00 | \$0.00 | \$0.00 | FA |
| 3 | Checking account through Merrill Lynch (ML Bank Deposit Program) | \$7.00 | \$2,934.00 | \$2,934.00 | FA |
| 4 | Savings account through Chase Bank. | \$5.00 | \$0.00 | \$0.00 | FA |
| 5 | Debtor's household goods and furnishings. | \$800.00 | \$0.00 | \$0.00 | FA |
| 6 | Debtor's wearing apparel. | \$250.00 | \$0.00 | \$0.00 | FA |
| 7 | Debtor's jewelry. | \$1,450.00 | \$0.00 | \$0.00 | FA |
| 8 | Term life insurance through employer -- zero cash surrender value -- Beneficiaries are debtor's parents. | \$0.00 | \$0.00 | \$0.00 | FA |
| 9 | 401(K) retirement account through current employer -- Thirty- One Gifts. | \$448.03 | \$0.00 | \$0.00 | FA |
| 10 | 401(K) retirement account through previous employer -- Nationwide. | \$3,444.12 | \$0.00 | \$0.00 | FA |
| 11 | 401(K) retirement account through previous employer -- Nordstrom. | \$6,882.00 | \$0.00 | \$0.00 | FA |
| 12 | Roth IRA account through John Hancock. | \$4,255.57 | \$0.00 | \$0.00 | FA |
| 13 | 2011 Toyota Corolla S -- acquired on 1/13/2012 | \$14,000.00 | \$0.00 | \$0.00 | FA |
| 14 | 1 Dog | \$10.00 | \$0.00 | \$0.00 | FA |
| 15 | EE Savings Bonds (u) | \$0.00 | \$3,343.36 | \$3,343.36 | FA |

TOTALS (Excluding unknown value)

\$31,556.72

\$6,277.36

\$6,277.36

Gross Value of Remaining Assets

\$0.00

Major Activities affecting case closing:

The Debtor has U.S. Savings Bonds that the Trustee will be liquidating.

FORM 1
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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

Page No: 2

Exhibit A

ASSET CASES

Case No.: 13-53642
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 For the Period Ending: 10/31/2013

Trustee Name: Susan L. Rhiel
 Date Filed (f) or Converted (c): 05/03/2013 (f)
 §341(a) Meeting Date: 06/11/2013
 Claims Bar Date: 09/24/2013

| 1 | 2 | 3 | 4 | 5 | 6 |
|--|-----------------------------------|--|--|--|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Value | Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Abandoned OA =§ 554(a) abandon. | Sales/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |

Initial Projected Date Of Final Report (TFR): 09/30/2013

Current Projected Date Of Final Report (TFR):

/s/ SUSAN L. RHIEL

SUSAN L. RHIEL

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 13-53642
Case Name: KRAVITZ, MARGOT ANNE
Primary Taxpayer ID #: **_***6638
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/3/2013
For Period Ending: 10/31/2013

Trustee Name: Susan L. Rhiel
Bank Name: Cadence Bank
Checking Acct #: *****2681
Account Title: Margot Kravitz
Blanket bond (per case limit): \$1,500,000.00
Separate bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|----------------|---------------------------|--|-------------------|------------|-----------------|------------|
| Transaction Date | Check / Ref. # | Paid to/ Received From | Description of Transaction | Uniform Tran Code | Deposit \$ | Disbursement \$ | Balance |
| 07/31/2013 | (15) | Cadence Bank | Redemption of Savings Bond #K103422083EE | 1129-000 | \$61.26 | | \$61.26 |
| 07/31/2013 | (15) | Cadence Bank | Redemption of Savings Bond #D45141829EE | 1129-000 | \$503.40 | | \$564.66 |
| 07/31/2013 | (15) | Cadence Bank | Redemption of Savings Bond #R122822637EE | 1129-000 | \$206.08 | | \$770.74 |
| 07/31/2013 | (15) | Cadence Bank | Redemption of Savings Bond #D52942605EE | 1129-000 | \$408.00 | | \$1,178.74 |
| 07/31/2013 | (15) | Cadence Bank | Redemption of Savings Bond #C516492102EE | 1129-000 | \$100.68 | | \$1,279.42 |
| 07/31/2013 | (15) | Cadence Bank | Redemption of Savings Bond #M65261207EE | 1129-000 | \$1,006.80 | | \$2,286.22 |
| 07/31/2013 | (15) | Cadence Bank | Redemption of Savings Bond #M65261208EE | 1129-000 | \$1,006.80 | | \$3,293.02 |
| 07/31/2013 | (15) | Cadence Bank | Redemption of Savings Bond #L536888761EE | 1129-000 | \$50.34 | | \$3,343.36 |
| 08/05/2013 | | Cadence Bank | Service Charge | 2600-000 | | \$5.40 | \$3,337.96 |
| 08/23/2013 | (3) | Margot Kravitz | Payment on monies in checking account as of petition date. | 1129-000 | \$2,800.00 | | \$6,137.96 |
| 09/05/2013 | | Cadence Bank | Service Charge | 2600-000 | | \$6.26 | \$6,131.70 |
| 09/19/2013 | (3) | Margot Kravitz | Payment on monies in checking account as of petition date. | 1129-000 | \$134.00 | | \$6,265.70 |
| 10/04/2013 | | Cadence Bank | Service Charge | 2600-000 | | \$9.63 | \$6,256.07 |

SUBTOTALS

\$6,277.36

\$21.29

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 13-53642
Case Name: KRAVITZ, MARGOT ANNE
Primary Taxpayer ID #: **_***6638
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/3/2013
For Period Ending: 10/31/2013

Trustee Name: Susan L. Rhiel
Bank Name: Cadence Bank
Checking Acct #: *****2681
Account Title: Margot Kravitz
Blanket bond (per case limit): \$1,500,000.00
Separate bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|----------------|---------------------------|----------------------------|-------------------|------------|-----------------|---------|
| Transaction Date | Check / Ref. # | Paid to/ Received From | Description of Transaction | Uniform Tran Code | Deposit \$ | Disbursement \$ | Balance |

| | | | |
|---------------------------|------------|---------|------------|
| TOTALS: | \$6,277.36 | \$21.29 | \$6,256.07 |
| Less: Bank transfers/CDs | \$0.00 | \$0.00 | |
| Subtotal | \$6,277.36 | \$21.29 | |
| Less: Payments to debtors | \$0.00 | \$0.00 | |
| Net | \$6,277.36 | \$21.29 | |

For the period of 5/3/2013 to 10/31/2013

| | |
|-----------------------------------|------------|
| Total Compensable Receipts: | \$6,277.36 |
| Total Non-Compensable Receipts: | \$0.00 |
| Total Comp/Non Comp Receipts: | \$6,277.36 |
| Total Internal/Transfer Receipts: | \$0.00 |

| | |
|--|---------|
| Total Compensable Disbursements: | \$21.29 |
| Total Non-Compensable Disbursements: | \$0.00 |
| Total Comp/Non Comp Disbursements: | \$21.29 |
| Total Internal/Transfer Disbursements: | \$0.00 |

For the entire history of the account between 07/08/2013 to 10/31/2013

| | |
|-----------------------------------|------------|
| Total Compensable Receipts: | \$6,277.36 |
| Total Non-Compensable Receipts: | \$0.00 |
| Total Comp/Non Comp Receipts: | \$6,277.36 |
| Total Internal/Transfer Receipts: | \$0.00 |

| | |
|--|---------|
| Total Compensable Disbursements: | \$21.29 |
| Total Non-Compensable Disbursements: | \$0.00 |
| Total Comp/Non Comp Disbursements: | \$21.29 |
| Total Internal/Transfer Disbursements: | \$0.00 |

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 13-53642
Case Name: KRAVITZ, MARGOT ANNE
Primary Taxpayer ID #: **_***6638
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/3/2013
For Period Ending: 10/31/2013

Trustee Name: Susan L. Rhiel
Bank Name: Cadence Bank
Checking Acct #: *****2681
Account Title: Margot Kravitz
Blanket bond (per case limit): \$1,500,000.00
Separate bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|---------------------|-------------------|---------------------------|----------------------------|----------------------|---------------|--------------------|---------|
| Transaction Date | Check / Ref. # | Paid to/ Received From | Description of Transaction | Uniform Tran Code | Deposit \$ | Disbursement \$ | Balance |

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEACCOUNT
BALANCES

\$6,277.36

\$21.29

\$6,256.07

For the period of 5/3/2013 to 10/31/2013

Total Compensable Receipts: \$6,277.36
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$6,277.36
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$21.29
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$21.29
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 05/03/2013 to 10/31/2013

Total Compensable Receipts: \$6,277.36
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$6,277.36
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$21.29
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$21.29
Total Internal/Transfer Disbursements: \$0.00

Case No. 13-53642 Trustee Name: Susan L. Rhiel
Case Name: KRAVITZ, MARGOT ANNE Date: 10/31/2013
Claims Bar Date: 09/24/2013

| Claim No.: | Creditor Name | Claim Class | Claim Status / Date Filed | Uniform Tran Code | Amount Allowed | Amount Paid | Tax | Net Remaining Balance |
|------------|---|--|---------------------------|-------------------|--------------------|---------------|---------------|-----------------------|
| | RHIEL & ASSOCIATES CO., LPA 394 East Town Street Columbus OH 43215 | Attorney for Trustee Fees (Trustee Firm) | Allowed / 10/31/2013 | 3110-000 | \$1,663.00 | \$0.00 | \$0.00 | \$1,663.00 |
| | RHIEL & ASSOCIATES CO., LPA 394 East Town Street Columbus OH 43215 | Attorney for Trustee Expenses (Trustee Firm) | Allowed / 10/31/2013 | 3120-000 | \$62.56 | \$0.00 | \$0.00 | \$62.56 |
| | SUSAN L. RHIEL 394 East Town Street Columbus OH 43215 | Trustee Expenses | Allowed / 10/31/2013 | 2200-000 | \$82.36 | \$0.00 | \$0.00 | \$82.36 |
| | SUSAN L. RHIEL 394 East Town Street Columbus OH 43215 | Trustee Compensation | Allowed / 10/31/2013 | 2100-000 | \$1,377.74 | \$0.00 | \$0.00 | \$1,377.74 |
| 1 | NORDSTROM FSB P.O. Box 6566 Englewood CO 80155 | General Unsecured § 726(a)(2) | Allowed / 06/27/2013 | 7100-000 | \$11,699.95 | \$0.00 | \$0.00 | \$11,699.95 |
| 2 | ECAST SETTLEMENT CORPORATION ASSIGNEE OF CHASE Bank USA NA POB 29262 New York NY 10087-9262 | General Unsecured § 726(a)(2) | Allowed / 08/28/2013 | 7100-000 | \$1,840.02 | \$0.00 | \$0.00 | \$1,840.02 |
| 3 | ECAST SETTLEMENT CORPORATION ASSIGNEE OF CHASE Bank USA NA POB 29262 New York NY 10087-9262 | General Unsecured § 726(a)(2) | Allowed / 08/28/2013 | 7100-000 | \$6,822.88 | \$0.00 | \$0.00 | \$6,822.88 |
| 4 | ECAST SETTLEMENT CORPORATION ASSIGNEE OF CHASE Bank USA NA POB 29262 New York NY 10087-9262 | General Unsecured § 726(a)(2) | Allowed / 08/28/2013 | 7100-000 | \$7,226.93 | \$0.00 | \$0.00 | \$7,226.93 |
| 5 | CAPITAL ONE, N.A. Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson AZ 85712 | General Unsecured § 726(a)(2) | Allowed / 09/03/2013 | 7100-000 | \$1,707.60 | \$0.00 | \$0.00 | \$1,707.60 |
| 6 | AMERICAN EDUCATION SERVICES PO Box 8183 Harrisburg PA 17105 | General Unsecured § 726(a)(2) | Allowed / 09/19/2013 | 7100-000 | \$18,253.58 | \$0.00 | \$0.00 | \$18,253.58 |
| | | | | | \$50,736.62 | \$0.00 | \$0.00 | \$50,736.62 |

Case No. 13-53642 Trustee Name: Susan L. Rhiel
Case Name: KRAVITZ, MARGOT ANNE Date: 10/31/2013
Claims Bar Date: 09/24/2013

CLAIM CLASS SUMMARY TOTALS

| Claim Class | Claim Amount | Amount Allowed | Amount Paid | Tax | Net Remaining Balance |
|--|--------------|----------------|-------------|--------|-----------------------|
| Attorney for Trustee Expenses (Trustee Firm) | \$62.56 | \$62.56 | \$0.00 | \$0.00 | \$62.56 |
| Attorney for Trustee Fees (Trustee Firm) | \$1,663.00 | \$1,663.00 | \$0.00 | \$0.00 | \$1,663.00 |
| General Unsecured § 726(a)(2) | \$47,550.96 | \$47,550.96 | \$0.00 | \$0.00 | \$47,550.96 |
| Trustee Compensation | \$1,377.74 | \$1,377.74 | \$0.00 | \$0.00 | \$1,377.74 |
| Trustee Expenses | \$82.36 | \$82.36 | \$0.00 | \$0.00 | \$82.36 |

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 2:13-BK-53642
Case Name: MARGOT ANNE KRAVITZ
Trustee Name: Susan L. Rhiel

Balance on hand: \$6,256.07

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$6,256.07

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|--|------------------------|---------------------------------|-------------------------|
| Susan L. Rhiel, Trustee Fees | \$1,377.74 | \$0.00 | \$1,377.74 |
| Susan L. Rhiel, Trustee Expenses | \$82.36 | \$0.00 | \$82.36 |
| Rhiel & Associates Co., LPA, Attorney for Trustee Fees | \$1,663.00 | \$0.00 | \$1,663.00 |
| Rhiel & Associates Co., LPA, Attorney for Trustee Expenses | \$62.56 | \$0.00 | \$62.56 |

Total to be paid for chapter 7 administrative expenses: \$3,185.66
Remaining balance: \$3,070.41

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$3,070.41

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$3,070.41

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$47,550.96 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amt. of Claim | Interim Payments to Date | Proposed Amount |
|-----------|--|-----------------------|--------------------------|-----------------|
| 1 | Nordstrom fsb | \$11,699.95 | \$0.00 | \$755.48 |
| 2 | eCAST Settlement Corporation assignee of Chase | \$1,840.02 | \$0.00 | \$118.81 |
| 3 | eCAST Settlement Corporation assignee of Chase | \$6,822.88 | \$0.00 | \$440.56 |
| 4 | eCAST Settlement Corporation assignee of Chase | \$7,226.93 | \$0.00 | \$466.65 |
| 5 | Capital One, N.A. | \$1,707.60 | \$0.00 | \$110.26 |
| 6 | American Education Services | \$18,253.58 | \$0.00 | \$1,178.65 |

Total to be paid to timely general unsecured claims: \$3,070.41
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

| | |
|---|---------------|
| Total to be paid for subordinated claims: | <u>\$0.00</u> |
| Remaining balance: | <u>\$0.00</u> |